Fill in this Debtor 1	information to identify your case: Robert Merlin Lindsey						
	First Name Middle Name Last Name						
Debtor 2	Ann Temples Lindsey						
(Spouse, if fi	ling) First Name Middle Name Last Name						
United States Bankruptcy Court for the NORTHERN DISTRICT OF GEORGIA		Check if this is an amended plan, an list below the sections of the plan th have been changed. Amendments to sections not listed below will be ineffective even if set out later in this	at				
Case num (If known)	ber: 20-10171	amended plan. 2.1, 3.1, 4.3					
First Aı	nended Chapter 13 Plan						
NOTE:	The United States Bankruptcy Court for the Northern District of Georgia accases in the District pursuant to Federal Rule of Bankruptcy Procedure 301 Chapter 13 Plans and Establishing Related Procedures, General Order No. the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "COrder No. 21-2017 as it may from time to time be amended or superseded.	5.1. See Order Requiring Local Form for 21-2017, available in the Clerk's Office and					
Part 1:	Notices		_				
To Debtor	(s): This form sets out options that may be appropriate in some cases, but the present the option is appropriate in your circumstances. Plans that do not comply with the judicial rulings may not be confirmable.						
	In the following notice to creditors, you must check each box that applies.						
To Credite	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
	Check if applicable.						
	☐ The plan provides for the payment of a domestic support obligation (as 4.4.	defined in 11 U.S.C. § 101(14A)), set out in §	•				
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	e one in this bankruptcy case. If you do not have	Э				
	If you oppose the plan's treatment of your claim or any provision of this plan, yo confirmation at least 7 days before the date set for the hearing on confirmation, to The Bankruptcy Court may confirm this plan without further notice if no objection 3015.	unless the Bankruptcy Court orders otherwise.	le				
	To receive payments under this plan, you must have an allowed claim. If you file allowed unless a party in interest objects. See 11 U.S.C. § 502(a).	e a timely proof of claim, your claim is deemed	l				
	The amounts listed for claims in this plan are estimates by the debtor(s). An controlling, unless the Bankruptcy Court orders otherwise.	allowed proof of claim will be					
	The following matters may be of particular importance. Debtor(s) must check of not the plan includes each of the following items. If an item is checked as "No checked, or if no box is checked, the provision will be ineffective even if set out	ot included," if both boxes are					
	limit on the amount of a secured claim, that may result in a partial payment or no ayment at all to the secured creditor, set out in § 3.2	☐ Included ☐ Not Included					
§ 1.2 A	voidance of a judicial lien or nonpossessory, nonpurchase-money security interest, et out in § 3.4	☐ Included ☐ Not Included					
	Onstandard provisions, set out in Part 8.	☐ Included ☐ Not Included					
l l			_				

Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims

Debtor	F	Robert Merl	in Lindsey		Case number	20-10171
		Ann Temple	s Lindsey			
§ 2.1	Regula	r Payments t	o the trustee; appli	icable commitment period.		
	The app	olicable comm	nitment period for th	ne debtor(s) as set forth in 11 U	S.C. § 1325(b)(4) is:	
	Check	k one:	36 months	60 months		
	Debtor(s) will make i	regular payments ("l	Regular Payments") to the trus	tee as follows:	
Regular Bankrup	Payments toy Court	s will be made t orders other	e to the extent neces	sary to make the payments to claims treated in § 5.1 of this p	creditors specified in this	nitment period is 36 months, additional plan, not to exceed 60 months unless the to the expiration of the applicable
☐ The	applicab amount o	f the Regular	Payment will chang geded for more chan	ge as follows (If this box is not iges.):	checked, the rest of § 2	I need not be completed or reproduced.
§ 2.2	Regula	r Payments;	method of paymen	t.		
	Regular	Payments to	the trustee will be n	nade from future income in the	following manner:	
	Check a		ill make payments p	pursuant to a payroll deduction nave been deducted.	order. If a deduction do	es not occur, the debtor(s) will pay to the
	\boxtimes	Debtor(s) w	vill make payments o	directly to the trustee.		
		Other (spec	ify method of paym	ent):		
§ 2.3	Income	tax refunds.				
	Check o	one.				
	\boxtimes	Debtor(s) w	vill retain any incom	e tax refunds received during t	he pendency of the case.	
		of filing the commitment exceeds \$2,	e return and (2) turn at period for tax year 000 ("Tax Refunds"	over to the trustee, within 30 d	ays of the receipt of any the total of all of the inco	the pendency of the case within 30 days income tax refund during the applicable ome tax refunds received for each year otor's spouse is not a debtor in this case,
		Debtor(s) w	vill treat tax refunds	("Tax Refunds") as follows:		
§ 2.4	Additio	onal Payment	ts.			
	Check o	one.				
	\boxtimes	None. If "N	lone" is checked, the	e rest of § 2.4 need not be com	pleted or reproduced.	
§ 2.5	[Intenti	ionally omitte	ed.]			
§ 2.6	Disbursement of funds by trustee to holders of allowed claims.					

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Debtor	Robert Merlin Lindsey	Case number	20-10171
	Ann Temples Lindsey		

- (a) Disbursements before confirmation of plan. The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.
- (b) Disbursements after confirmation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:
 - (1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:
 - (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;
 - (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
 - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and
 - (D) To pay claims in the order set forth in § 2.6(b)(3).
 - (2) Second and subsequent disbursement after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.
 - (A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
 - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and
 - (C) To pay claims in the order set forth in § 2.6(b)(3).
 - (3) **Disbursement of Additional Payments and Tax Refunds.** The trustee will disburse the Additional Payments and Tax Refunds in the following order:
 - (A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
 - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;
 - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
 - (D) To pay other Allowed Secured Claims as set forth in § 3.6;
 - (E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and
 - (F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

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				ournerit i	age + or 10		
Debtor	ı	Robert Merlin	Lindsey		Case number	20-10171	
	,	Ann Temples	Lindsey				
	_						
			e debtor(s) timely advise(s Regular Payments.	s) the trustee in wr	iting, the trustee may treat	and disburse any pay	ments received from the
Part 3:	Treatn	nent of Secured	d Claims				
§ 3.1	3.1 Maintenance of payments and cure of default, if any.						
	Check o	one.					
	None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced. Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.						
		orders otherwi			of collateral listed in this p that collateral will cease, a		
Name of	credito		Collateral		Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
Lakes of White Oak	55 Glenridge Drive Newnan, GA 30265 Coweta County	\$ <u>450.00</u>	<u>0.00</u> %	\$ <u>50.00</u>
Wells Fargo Home Mortgage	55 Glenridge Drive Newnan, GA 30265 Coweta County	\$17,096.96	0.00%	\$ <u>550.00</u>

§ 3.2	Request for v	valuation of security	navment of full	v secured claims	and modification o	f undersecured claims.
3 3.2	request for	varuation of security	, payment or run	y secureu cianns,	and mounication o	i unuci secui cu cianns.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

§ 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

§ 3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

§ 3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

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Debtor	Robert Merlin Lindsey	Case number	20-10171
	Ann Temples Lindsey		

§ 3.6 Other Allowed Secured Claims.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4: Treatment of Fees and Priority Claims

§ 4.1 General.

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

§ 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case.

§ 4.3 Attorney's fees.

- (a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$_3,600.00\$. The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.
- (b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.
- (c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.
- (d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).
- (e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$_\ \frac{350.00}{} per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.
- (g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$\,\bigcup_{4,500.00}\,\ \,\ \ \), not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum

Deptor	r	Robert Merlin Lindsey Ca	ise number	20-10171				
	_	Ann Temples Lindsey						
	amount within 10 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.							
(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.								
		e case is dismissed after confirmation of the plan, the trustee will pay to the fees, expenses, and costs that are unpaid.	e attorney for t	the debtor(s), from the funds available, any				
§ 4.4	Priority	y claims other than attorney's fees.						
		None. If "None" is checked, the rest of § 4.4 need not be completed or n	reproduced.					
	(a) Chec	ck one.						
		The debtor(s) has/have no domestic support obligations. <i>If this box is che reproduced.</i>	ecked, the rest	of § 4.4(a) need not be completed or				
	(b) The	debtor(s) has/have priority claims other than attorney's fees and domestic	support obliga	ations as set forth below:				
Name	of credit	or	Estimated	d amount of claim				
		of Revenue	\$0.00					
		nue Service	\$0.00					
Part 5:	Troots	nent of Nonpriority Unsecured Claims						
§ 5.1		ority unsecured claims not separately classified.						
, 212	_	d nonpriority unsecured claims that are not separately classified will be pa	id, pro rata, as	set forth in § 2.6. Holders of these claims				
	Check o	one.						
	A pi	ro rata portion of the funds remaining after disbursements have been made	to all other cr	reditors provided for in this plan.				
		ro rata portion of the larger of (1) the sum of \$ and (2) the funds rem s provided for in this plan.	aining after di	sbursements have been made to all other				
		larger of (1)% of the allowed amount of the claim and (2) a pro rate ade to all other creditors provided for in this plan.	a portion of the	e funds remaining after disbursements have				
	M 100	% of the total amount of these claims.						
	filed and	the plan provides to pay 100% of these claims, the actual amount that a hold allowed and (2) the amounts necessary to pay secured claims under Part debtor(s), and other priority claims under Part 4.						
§ 5.2	Mainte	nance of payments and cure of any default on nonpriority unsecured	claims.					
	Check o	one.						
		None. If "None" is checked, the rest of § 5.2 need not be completed or n	reproduced.					
§ 5.3								

U.S. Bankruptcy Court, N.D. Ga. Chapter 13 Plan Form (April 2018), Version 1.3

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Debtor		Robert Merlin Lindsey		Case number	20-10171	
		Ann Temples Lindsey			-	_
	Check	. one				
	⊠	None. If "None" is checked, the rest of § 5.3 ne	eed not be complete	ed or reproduced.		
Part 6:	Exec	utory Contracts and Unexpired Leases				_
§ 6.1		xecutory contracts and unexpired leases listed be acts and unexpired leases are rejected.	elow are assumed	and will be treated	l as specified. All other executory	
	Check	one.				
	\boxtimes	None. If "None" is checked, the rest of § 6.1 ne	ed not be complete	ed or reproduced.		
Part 7:	Vesti	ing of Property of the Estate				_
§ 7.1	the de	s the Bankruptcy Court orders otherwise, propector(s) only upon: (1) discharge of the debtor(s) ompletion of payments by the debtor(s).				
Part 8:	Nons	standard Plan Provisions				_
§ 8.1	Check	x "None" or List Nonstandard Plan Provisions.				
	\boxtimes	None. If "None" is checked, the rest of Part 8 n	need not be comple	ted or reproduced.		
Part 9:	Signa	atures:				
§ 9.1	Signa	tures of Debtor(s) and Attorney for Debtor(s).				
	The de	ebtor(s) must sign below. The attorney for the debto	or(s), if any, must s	ign below.		
R	obert M	rt Merlin Lindsey Ierlin Lindsey	Aı	/ Ann Temples Li nn Temples Linds	sey	
Si	gnature	of debtor 1 executed on April 3, 2020	Si	gnature of debtor 2	executed on April 3, 2020	
		idge Drive GA 30265-1797		6 Glenridge Drive ewnan, GA 30265		
М	ichael l	nel R. West Jr. R. West Jr. 107667 of attorney for debtor(s)	Date: April	3, 2020		
	_	ce of Michael West		Box 369 nan, GA 30264		

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

IN Re:)	CHAPTER 13
)	
ROBERT MERLIN LINDSEY and)	CASE NO.: 20-10171-WHD
ANN TEMPLES LINDSEY,)	
)	
Debtors.)	

CERTIFICATE OF SERVICE

I, Michael West, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age and that on the 3rd day of April, 2020, I served a copy of the above and foregoing **FIRST AMENDED CHAPTER 13 PLAN** by mailing said documents via the United States mail with appropriate first-class prepaid postage affixed thereto to the following parties:

All parties on the attached matrix.

Dated: April 6, 2020 Respectfully Submitted,

LAW OFFICE OF MICHAEL WEST, P.C.

/s/Michael R. West, Jr.

Michael R. West, Jr.

Georgia Bar No. 107667

PO Box 369

Newnan, GA 30264

P: (404) 913-1529

michael@lawofficeofmichaelwest.com

Attorney for the Debtors

Case 20-10171-Irc
Label Matrix for local noticing
113E-3
Case 20-10171-whd
Northern District of Georgia
Newnan
Mon Apr 6 09:29:15 EDT 2020
Bank of America, N.A.
P 0 Box 982284
El Paso, TX 79998-2284

Citibank 701 E. 60th St. N. Sioux Falls, SD 57104-0493

Active dest retrel

McDonough, GA 30253-1700

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Columbus Bank & Trust P.o. Box 84050 Columbus, GA 31908-4050

Bank of America

4909 Savarese Circle F11-908-01-50

Tampa, FL 33634-2413

Convergent Outsourcing 800 SW 39th St. PO Box 9004 Renton, WA 98057-9004

Suite 200 260 Peachtree Street, NW Atlanta, GA 30303-1236

Melissa J. Davey, Standing Ch 13 Trustee

Melissa J. Davey

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC PO BOX 3025 NEW ALBANY OH 43054-3025

COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

(p) GEORGIA DEPARTMENT OF REVENUE

Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service

LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 Lakes of White Oak Community Assoc., Inc. 1465 Northside Drive, NW Atlanta, GA 30318-4244 Ann Temples Lindsey 55 Glenridge Drive Newnan, GA 30265-1797

Robert Merlin Lindsey 55 Glenridge Drive Newnan, GA 30265-1797 Midland Credit Management 350 Camino De La Reina Suite 100 San Diego, CA 92108-3007 Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090-2037

Nulink PO Box 23076 Columbus, GA 31902-3076 PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 SIMM Associates, Inc. 800 Pencader Drive Newark, DE 19702-3354

Sequium Asset Solutions, LLC 1130 Northchase Parkway Suite 150 Marietta, GA 30067-6429 Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 Synchrony Bank/JCPenny Credit Card Services PO Box 965009 Orlando, FL 32896-5009

Synchrony Bank/PayPal Credit c/o Bill Me Later, Inc. PO Box 5138 Lutherville Timonium, MD 21094-5138 The CBE Group, Inc. 1309 Technology Pkwy Cedar Falls, IA 50613-6976 United Collection Bureau 5620 Southwyck Blvd Suite 206 Toledo, OH 43614-1501

United States Attorney Northern District of Georgia 75 Ted Turner Drive SW, Suite 600 Atlanta GA 30303-3309 Verizon by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118-7901 Verizon Wireless Attn: Verizon Bankruptcy 500 Technology Dr, Ste 500 Weldon Springs, MO 63304-2225 $\underset{\text{Wells Fargo Bank, N.A.}}{\text{Case 20-10171-Irc}}$

Default Document Processing MAC# N9286-01Y 1000 Blue Gentian Road Eagan MN 55121-7700

Mac#2302-04e Pob 10335 Des Moines, IA 50306

Doc 18 Filed 04/06/20 Entered 04/06/20 09:34:38 Desc Main Wells Gargon Hemet Mortgage age 10 of 10 Michael R. West Jr.
Attn: Bankruptcy Law Office of Michael West, Law Office of Michael West, P.C. P.O. Box 369 Newnan, GA 30264-0369

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Discover Financial Attn: Bankruptcy Department Po Box 15316 Wilmington, DE 19850

Georgia Dept of Revenue ARCS - Bankrutpcy 1800 Century Boulevard, Suite Atlanta, GA 30345-3202

End of Label Matrix Mailable recipients 32 Bypassed recipients 0 32 Total